

Information to identify the case:

Debtor 1	<u>Michael Constantini</u>	Social Security number or ITIN	xxx-xx-8112
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Michelle Constantini</u>	Social Security number or ITIN	xxx-xx-2145
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 21-10488-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Constantini

Michelle Constantini

5/14/24

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael Constantini
Michelle Constantini
Debtors

Case No. 21-10488-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 14, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Constantini, Michelle Constantini, 1 Cullen Way, Yardville, NJ 08620-9795
519079457	State of New Jersey Department of the, Treasury Division of Taxation, P.O. Box 187, Trenton, NJ 08695-0187
519080930	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 14 2024 20:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 14 2024 20:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519079444	Email/Text: Bankruptcy@absoluteresolutions.com	May 14 2024 20:58:00	Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437
519107106	Email/Text: Bankruptcy@absoluteresolutions.com	May 14 2024 20:58:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
519079445	EDI: WFFC	May 15 2024 00:39:00	American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
519084603	Email/Text: ebnbankruptcy@ahm.honda.com	May 14 2024 20:59:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519079447	EDI: CAPITALONE.COM	May 15 2024 00:39:00	Capital One Bank USA, PO Box 85015, Richmond, VA 23285
519079446	+ EDI: CAPITALONE.COM	May 15 2024 00:39:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519107095	+ EDI: AIS.COM	May 15 2024 00:39:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519107093	+ EDI: AIS.COM	May 15 2024 00:39:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519079450	+ EDI: CITICORP	May 15 2024 00:39:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519079451	+ Email/Text: mediamanagers@clientservices.com	May 14 2024 20:58:00	Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
519079453	EDI: IRS.COM	May 15 2024 00:39:00	Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724

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519079448	EDI: JPMORGANCHASE	May 15 2024 00:39:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519118415	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 14 2024 20:58:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519107340	+ Email/Text: bankruptcydpt@mcmcg.com	May 14 2024 20:59:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519079454	Email/Text: bankruptcydpt@mcmcg.com	May 14 2024 20:59:00	Midland Credit Management, Inc., P.O. Box 301030, Los Angeles, CA 90030-1030
519079455	+ Email/Text: bankruptcydpt@mcmcg.com	May 14 2024 20:59:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
519140478	EDI: PRA.COM	May 15 2024 00:39:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, c/o JC PENNEY, POB 41067, Norfolk, VA 23541
519137549	EDI: PRA.COM	May 15 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
519079456	+ Email/Text: bankruptcyteam@quickenloans.com	May 14 2024 20:59:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
519108729	+ Email/Text: bankruptcyteam@quickenloans.com	May 14 2024 20:59:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519236652	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 14 2024 20:58:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519079458	Email/Text: DOLUIBANKRUPTCY@dol.nj.gov	May 14 2024 20:59:00	State of New Jersey Dept. of Labor &, Workforce Development, P.O. Box 951, Trenton, NJ 08625-0951
519079459	+ Email/Text: bncnotices@stengerlaw.com	May 14 2024 20:58:00	Stenger & Stenger, 2618 East Paris Avenue SE, Grand Rapids, MI 49546-2458
519079460	+ EDI: SYNC	May 15 2024 00:39:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519079461	+ EDI: WFFC2	May 15 2024 00:39:00	Wells Fargo Bank NA, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438
519107706	EDI: WFFC2	May 15 2024 00:39:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519079452	*+	Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
519079449	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519118417	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519079462	*+	Wells Fargo Bank NA, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin C. Fayette	on behalf of Joint Debtor Michelle Constantini kfayette@kevinfayette.com
Kevin C. Fayette	on behalf of Debtor Michael Constantini kfayette@kevinfayette.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6